

Information to identify the case:

Debtor 1	<u>Ronald W. Kremer Jr.</u>	Social Security number or ITIN	xxx-xx-4229
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Karen D. Kremer</u>	Social Security number or ITIN	xxx-xx-6715
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70513-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ronald W. Kremer Jr.

Karen D. Kremer

11/18/16

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ronald W. Kremer, Jr.
 Karen D. Kremer
 Debtors

Case No. 16-70513-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: aala
 Form ID: 318

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.

db/jdb
 14260117 +Ronald W. Kremer, Jr., Karen D. Kremer, 73 Penrod Street, Johnstown, PA 15902-3319
 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 14260121 +Huntington National Bank, Bankruptcy Notifications, P.O. Box 340996,
 Columbus, OH 43234-0996
 14260123 +Jared/Sterling Jewelers, Attn: Bankruptcy, P.O. Box 3680, Akron, OH 44309-3680
 14260125 +Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
 14260126 +Rogers Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, P.O. Box 1799,
 Akron, OH 44309-1799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 19 2016 01:51:52 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14260113 +EDI: BANKAMER.COM Nov 19 2016 01:28:00 Bank Of America, Nc4-105-03-14, P.O. Box 26012,
 Greensboro, NC 27420-6012
 14260114 +EDI: CAPITALONE.COM Nov 19 2016 01:28:00 Capital One, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 14260115 +E-mail/Text: kzoepfel@credit-control.com Nov 19 2016 01:52:14
 Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430
 14260116 +EDI: CHASE.COM Nov 19 2016 01:28:00 Chase, Attn: Correspondence Dept, P.O. Box 15298,
 Wilmington, DE 19850-5298
 14260118 +EDI: WFNNB.COM Nov 19 2016 01:28:00 Comenity Bank/Lane Bryant, P.O. Box 182125,
 Columbus, OH 43218-2125
 14260119 +EDI: WFNNB.COM Nov 19 2016 01:28:00 Comenitycb/dtlfirstfin, P.O. Box 182125,
 Columbus, OH 43218-2125
 14260120 EDI: RCSDELL.COM Nov 19 2016 01:28:00 Dell Financial Services, P.O. Box 81577,
 Austin, TX 78708
 14260122 +E-mail/Text: bankruptcy@huntington.com Nov 19 2016 01:52:03 Huntington National Bank,
 41 S. High Street, Columbus, OH 43215-6170
 14260124 +E-mail/Text: ZyCredit.A.User@lesschwab.com Nov 19 2016 01:52:57 Les Schwab,
 Les Schwab Corp Office, P.O. Box 5350, Bend, OR 97708-5350
 14260127 +EDI: RMSC.COM Nov 19 2016 01:28:00 Synccb/HH Gregg, P.O. Box 103104,
 Roswell, GA 30076-9104

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr The Huntington National Bank

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2016 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
 Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
 Karina Velter on behalf of Creditor The Huntington National Bank amps@manleydeas.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Richard G. Allen on behalf of Debtor Ronald W. Kremer, Jr. ecf@johnstownbankruptcy.com,
 mybestcaseecfmail@gmail.com
 Richard G. Allen on behalf of Joint Debtor Karen D. Kremer ecf@johnstownbankruptcy.com,
 mybestcaseecfmail@gmail.com

District/off: 0315-7

User: aala
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 6